

IN THE CLAIMS:

This listing of claims replaces all prior versions and listings of claims in the application:

1. (Currently Amended) A method of enabling for a bank to enable anonymous shipment of a package containing goods purchased by a customer from a vendor for delivery to an address unknown to the vendor, the customer maintaining an account at the bank, the bank storing an address associated with the customer's account, comprising the bank carrying out the steps of:

receiving an electronic draft from the customer for the purchase of the goods along with receiving a request for a package code for the package from the vendor;

authenticating the customer and guaranteeing payment to the vendor on the draft only if the customer is authenticated and bank-imposed restrictions are met;

if the customer is authenticated and bank-imposed restrictions are met, sending the package code to the vendor, the package code being devoid of delivery address information and

sending a shipping identifier and an associated the address associated with the customer's account at the bank to the shipper, whereby the shipper, after picking up the package for shipment from the vendor, matches the package code sent to the vendor with the shipping identifier and identifies the associated address as the delivery address of the package.

2. (Original) The method of Claim 1, wherein the package code includes at least one of a code number and machine-readable indicia expressing the code number.

3. (Original) The method of Claim 1, wherein the received request includes at least one of a request for authentication and an electronic draft for payment of at least one of the purchased goods and a shipping charge.

4. (Original) The method of Claim 1, wherein the receiving and sending steps are performed over a computer network.

5. (Canceled)

6. (Canceled)

7. (Currently Amended) A method of for a shipper to process processing a package identified by a package code devoid of delivery address information, the package containing goods purchased by a customer from a vendor for shipment to an address unknown to the vendor, the shipper carrying out comprising the steps of:

receiving a request to pick up a package from the vendor, the package having a machine-readable package code affixed thereto, the request including a shipping identifier and a delivery address associated with the shipping identifier;

receiving a shipping identifier and a delivery address associated with the shipping identifier from a bank at which the customer having purchased the goods contained in the package maintains an account;

picking up the package from the vendor;

reading the package code affixed to the package;

matching the package code with the received shipping identifier, and

delivering the package to the delivery address associated with the shipping identifier.

8. (Original) The method of Claim 7, further comprising the steps of printing a shipping label on which the delivery address is visible and affixing the shipping label on the package.

9. (Original) The method of Claim 7, wherein the package code includes at least one of a code number and machine-readable indicia expressing the code number.

10. (Original) The method of Claim 7, wherein the receiving step is performed over a computer network.

11. (Canceled)

12. (Canceled)

13. (Currently Amended) A method for a vendor to cause ~~of causing~~ a package of goods purchased by a customer ~~from a vendor~~ to be delivered to a delivery address that is an address unknown to the vendor, comprising the vendor carrying out the steps of:

 sending a request for a package code to a ~~trusted entity~~ bank at which the customer maintains an account and an electronic draft for payment of the goods on behalf of the customer;

 receiving payment on the draft and the package code from the bank only if the customer is authenticated by the bank and bank-imposed constraints are satisfied, the package code being devoid of delivery address information;

 affixing the package code to the package, and

 surrendering the package to a shipper, whereby the shipper matches the package code with a shipping identifier and associates the delivery address that were previously received by the

shipper from the ~~trusted entity~~ bank, generates a shipping label specifying the associated delivery address and affixes the shipping label to the package.

14. (Original) The method of Claim 13, wherein the package code includes at least one of a code number and machine-readable indicia expressing the code number.

15. (Original) The method of Claim 13, wherein the request includes at least one of a request for authentication and an electronic draft for payment of at least one of the purchased goods and a shipping charge.

16. (Original) The method of Claim 13, wherein the receiving and sending steps are performed over a computer network.

17. (Canceled)

18. (Currently Amended) A method ~~of enabling~~ for a bank to enable a customer to ~~anonymously~~ purchase an item from a vendor via an electronic draft for delivery to an address without divulging the delivery address to the vendor, the bank carrying out ~~comprising~~ the steps of:

storing, in a bank, an encrypted unique identifier for the customer, the encrypted unique identifier being linked to the customer's personal and financial information stored in the bank, including the delivery address;

authenticating the customer having caused a draft to be executed for payment of at least one of a purchase price of the item and a shipping cost by encrypting at least a portion of an identification data provided by the customer and successfully matching the encrypted identification data with the stored encrypted unique identifier;

retrieving at least the authenticated customer's financial information and delivery address;
honoring a draft presented by the vendor for payment of the item only when the customer
is successfully authenticated by the bank and bank-imposed constraints are satisfied;
generating a package code for the item, the generated package code being devoid
of customer confidential information and devoid of delivery address information;
associating the retrieved delivery address to the generated package code
sending only the package code to the vendor, the vendor affixing the package code to the
package, and
sending the package code and the associated delivery address to a shipper for storage in a
shipper database, whereby the shipper picks up the item from the vendor, and prints out a
shipping label for the package, a delivery address on the label being that customer address linked
to a package code stored in the shipper database that matches the package code affixed to the
package.

19. (Original) The method of Claim 18, wherein the identification data includes at
least one of an ID and a password, the password being known to the bank only in encrypted form,
biometric data and a digital certificate.

20. (Original) The method of Claim 18, wherein the customer's encrypted unique
identifier, personal and financial information are stored in a data structure managed by a
Directory software controlled by the bank.

21. (Original) The method of Claim 18, wherein the package code and the linked
customer address are replicated in the shipper database via Light Weight Directory Access
Protocol (LDAP) or similar standard format.

22. (Original) The method of Claim 18, wherein at least a portion of the shipper database is replicated in a portable electronic device equipped with a package code scanner and a shipping label printer.

23. (Original) The method of Claim 18, wherein the package code includes at least one of a code number and machine-readable indicia expressing the code number.

24. (Original) The method of Claim 18, wherein the authenticating and sending steps are performed over a computer network.

25. (Original) The method of Claim 24, wherein the computer network includes the Internet.

26. (Original) The method of Claim 18, wherein the customer is a business.

27. (Currently Amended) A method for a bank to enable ~~of enabling~~ a customer having purchased goods in digital form from a vendor via an electronic draft to have the goods delivered to a specified electronic delivery address without divulging the electronic delivery address to the vendor, the customer maintaining an account at the bank, the bank carrying out comprising the steps of:

receiving the electronic draft for the purchase of the goods along with a request for a package code;

authenticating the customer and guaranteeing payment to the vendor on the draft only if the customer is authenticated and bank-imposed restrictions are met;

if the customer is authenticated and bank-imposed restrictions are met, generating and storing a the package code for the item goods, the generated package code being devoid of electronic delivery address information;

storing the specified electronic delivery address;

associating the stored electronic delivery address to the generated and stored package code;

(C) sending the vendor a package code and an associated forwarding electronic address, the forwarding electronic address being different from the electronic delivery address, the vendor forwarding the goods and the package code to the forwarding electronic address associated with the received package code;

retrieving the forwarded goods and the package code from the forwarding electronic address;

reading the forwarded package code and retrieving the stored electronic delivery address associated therewith, and

delivering the goods to the retrieved electronic delivery address.--

28. (Canceled)